
PAYING THE BILLS

Having trouble paying the bills?

Visit Arizona Self Help for a free and easy way to find out if your family can get help from 25 different health and human services programs. The Arizona Community Action Association's People's Information Guide also has information on a variety of no-cost/low-cost programs and services available to lower income individuals or families. For more information on creative ideas to make your money stretch further, read our helpful tips below.

- Utility Bills
- Transportation Needs
- Medical Costs
- Grocery Bills
- Child Care
- Money Management
- Resources for Military Families
- Resources to Help the Elderly and Disabled
- More Resources Are You Feeling The Heat From Rising Utility Costs?

Arizona summers require extra hydration and often result in rising energy demand and use. We can take simple steps that reduce energy use while ensuring safety during this high-cost summer season.

- Utility companies often provide practical tips on lowering your consumption costs. Visit APS, SRP or your utility company to explore ways to keep your energy costs down.
- Assistance with your energy bill may be available from your utility provider:
 - APS Customers
 - SRP Customers
 - TEP Customers
 - Unisource Energy Services Customers
 - Southwest Gas Customers
- You may also qualify for utility assistance through the federal LIHEAP program. To find out if you're eligible or locate an agency that can help, contact the Department of Economic Security, Community Partnerships and Innovative Practices (website?) at 1-800-357-4486
- You might also consider how much you spend on phone, cable and internet. Determining which of these services are a necessity and which you can do without can help you put a little more towards your house payment each month. If you pay for premium movies channels, consider checking out movies from the library for free. Return to Top Are Gas Prices Making It Difficult For You To Cover Your Transportation Needs?

According to AAA, the average cost of owning and driving a car 15,000 miles a year is \$7,830. SUVs are even more expensive at \$9,990 a year and the cost is only going up. Cutting transportation and vehicle related expenses can add up to big savings in a short amount of time.

- If your car sits in a parking lot all day at work, Valley Metro (602-253-5000) has multiple options to help reduce your commuting costs. Valley Metro can help you find a carpool match online, purchase bus tickets, calculate the savings of leaving your car at home or organize a group of 6-15 commuters for the Vanpool program. Commuters outside of Maricopa County should contact the Arizona Transit Association at (480) 361-5101 to find public transportation services in their area. For example, the City of Maricopa offers Maricopa Xpress, a low-cost transportation option for Maricopa residents working in downtown phoenix.
- If alternative forms of commuting are not an option for you, compare gas prices online to find the cheapest way to get to and from work.
- In addition to reducing gas costs, consider shopping around for a lower car insurance quote.

If you'd like to get up to 35% better gas mileage on your car follow these simple steps:

- Slow down on the freeway. In general the most fuel efficient speed for a car ranges from 40 to 60 mph. Driving faster than this wastes gas.
- When traveling long distances use cruise control. Keeping a constant speed is more fuel efficient than slowing and accelerating at that same speed.
- Don't accelerate too fast. Racing away from stoplights forces your car to work harder than it needs to and wastes more gas than you know. You can also save gas by slowing down early for stoplights. Take your foot off the gas pedal and save.
- Avoid idling. For every minute that your car idles it burns approximately a half-mile worth of gas. Turning off the engine while waiting in your car and avoiding the drive-through will help you save gas. Return to Top Are You Paying More In Medical Costs Than You Can Afford?

The National Coalition on Health Care estimated that in 2007, the average cost of health expenditures was \$7,600 per person. If your medical costs are a financial burden or if you're simply not covered because you can't afford it, visit the resources below for additional information.

- If you're paying more in health insurance than you can afford or if you do not have health insurance coverage, you may

want to shop around for lower cost health options. The Arizona Department of Insurance provides consumer guides to health insurance, lists of health insurance companies, general health insurance resources, and health insurance resources for children and seniors. Call 1-800-325-2548 (Statewide) for more information.

- Some individuals and children may qualify for government-subsidized health insurance through Arizona's AHCCCS and/or KidsCare Medicaid programs. For information on eligibility requirements or to apply for coverage call (602) 417-4000. You can also visit Arizona Self Help to determine if you qualify for benefits.

- The Arizona CoppeRx® Card can help cover prescription costs for people with and without health insurance. The plan can also help people with insurance cover the costs of prescriptions not covered by their health plan. The card even provides discounts on some pet medications. All Arizonans, regardless of income level, are eligible to receive the benefits of this discount service. Call 1-888-227-8315 to find out more.

- Did you know that smoking a pack of cigarettes a day means you are spending more than \$1,500 a year on cigarettes, equaling more than \$58,000 in your lifetime? In addition, it is estimated that life and health insurance costs are 30% to 60% lower for non-smokers. To find out how much smoking is affecting your budget and to get resources to help quit, call The Arizona Smokers' Helpline at 1-800-556-6222.

- Employee Assistance Programs (EAP) can often help employees find medical and mental health help, take inquiries or assist with financial issues. Contact your employer's human resources department for information regarding your EAP provider and the services they offer. The Arizona Society for Human Resource Managers also has a listing of EAP programs.

- The 2008 Arizona Health Guide, can help you access important health resources for you and your family. Whether you are seeking senior services, discount dental networks or affordable care for the uninsured, the guide will show you how to access Arizona's network of community health centers and other resources that are available through private or public health care systems. [Return to Top](#) [Is Your Grocery Bill Becoming Too Large?](#)

This year, food prices have increased at double their normal rate, affecting families' already tight budgets. If you're seeing your grocery bill go up, you're not alone.

- Be more mindful about what you purchase by making a grocery list for the week and sticking to it.
- Buy items in bulk at warehouse clubs and discount stores.
- Participate in any of the food bank warehouse Food Co-Op programs.
- Clip coupons and compare the prices of different grocery items in your local newspaper advertisements.
- Make a big meal and save leftovers and cut out certain luxury food items.
- Reduce the amount of meals you eat out.

Food purchase and nutrition assistance is also available for Arizonans from several resources including:

- Arizona Women, Infants, Children (WIC) - 1-800-252-5942
- The Food Plus or Commodity Supplemental Food Program - 1-800-252-5942
- School Lunch and Breakfast programs - check with your local school for more information
- Summer Food Services for Students

In addition, you may qualify for assistance through your local food bank or through Arizona's Food Stamp program. You can also visit Arizona Self Help to determine if you qualify for Food Stamp benefits. [Return to Top](#) [Are You Looking For Ways To Save On Childcare?](#)

Childcare can often be one of the biggest expenses in a family's budget each month. The Children's Defense Fund estimates that the average child care center charges \$4,000 to \$6,000 annually for a four-year-old; more for infant and toddler care. There are several ways to cut costs without sacrificing quality care.

- Child Care Resource and Referral connects Arizona families to childcare resources based on their individual needs and situation. In addition, the program can help families determine if they are eligible to receive subsidized childcare assistance. Call 1-800-308-9000 for more information.

- Many employers offer dependent-care savings accounts which allow working parents to use pre-tax dollars to pay for work-related expenses, such as day care and babysitting for children under 13. For a family in the 25% federal-tax bracket, this means saving about \$33 of every \$100 of expenses. Ask your employer about contributing to a dependent care account to see if you could save money.

- If you paid someone to care for a child under age 13 or a qualifying spouse or dependent so you could work or look for work, you may qualify for the Child and Dependent Care Tax Credit. Depending on your income, this credit can return up to 35% of qualifying childcare costs to you. Make sure to ask your tax preparer if you qualify.

- Summer programs for children and young adults are also available. Contact your local Boys and Girls Club or city's Parks and Recreation program. [Return to Top](#) [How Much Money Is Your Debt Costing You?](#)

Americans spend 24% of their income on debt payments alone. One of the best ways to add more money to your monthly budget is to cut down on unnecessary interest payments as quickly as possible.

- Consumer Credit Counseling offers debt management and consolidation plans in addition to a variety of articles and calculators to help you determine how much your debt is costing you. Call 1-866-889-9347 to start reducing your debt immediately.

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- Arizona Saves is a local non-profit that provides financial education classes, coaching and workshops. To find a listing of classes in your area or to sign up for a no-fee savings account call (602) 246-3500.
 - Feed the Pig offers helpful tips on how to create and stick to a budget and to calculate the savings of little changes you can make in your daily life.
 - There are many people and companies out there trying to cash in on struggling families during these tough economic times. For resources on how to avoid scams and predatory practices visit the Arizona Attorney General's Website. Freddie Mac has additional resources on how to spot a scam at Don't Borrow Trouble.
 - One of the most costly debt traps are payday loans and they are a particular threat to families in this time of economic crunch. What many people don't know is that payday loan debts typically cannot be included in debt management programs offered by credit counseling services. Here are some links with educational information and alternatives to payday loans.
 - Responsible Lending
 - National Credit Union Foundation
 - Credit Info Center Return to Top More Resources
 - Resources for Military Families
 - Resources to Help the Elderly and Disabled
 - Cash Assistance (TANF)
 - Utility Assistance
 - Tax Assistance
 - Earned Income Tax Credit
 - Food stamps and food assistance
 - Child care subsidy
 - Medical Insurance
 - Government Health Insurance
 - Prescription Programs
 - Medical Supplies Programs
 - Transportation
 - Unemployment insurance
 - Housing assistance Return to Top

Additional Information For information on other services and programs available to you, visit the Basic Services section. If you would like to speak with someone directly, contact one of the many Information and Referral Organizations in Arizona.